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TODAY'S VERSE

Habakkuk 3:19 Although the fig tree shall not blossom, neither shall fruit be in the vines; the labour of the olive shall fail, and the fields shall yield no meat; the flock shall be cut off from the fold, and there shall be no herd in the stalls: Yet I will rejoice in the LORD, I will joy in the God of my salvation. The LORD God is my strength, and he will make my feet like hinds' feet, and he will make me to walk upon mine high places.

Meet Adeline



Adeline is a 6 year old female red/white American Blue Heeler available for adoption from AWL since 11/8/24. Adeline needs a HOME FOR THE HOLIDAYS!! Adeline loves going out for walks, frolicking in a fenced yard, and will gladly sit for treats. Adeline is looking for her best friend. Could that be you?

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Boomer Bits

Ask Rusty – Was Your IRMAA Article Incorrect?



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 ssadvisor@amacfoundation.org.

Dear Rusty:

In a recent article about Medicare's "Income-Related Monthly Adjustment Amount" (IRMAA) and how IRMAA affects Social Security taxes, you described which income gets included in the IRMAA calculation. You said it is "your combined income from all sources, including 50 % of the SS benefits you receive." That 50% number might be true in some cases, but I think a more accurate, general answer is that "your taxable SS benefit is what gets added to IRMAA." For example, we have enough income every year that we are always taxed at 85% of our SS benefit, so 85% of our SS values get added to our IRMAA. The way your answer reads, a reader of the article might think everyone has 50% of their SS benefit added to IRMAA.

Signed: IRMAA Victim

Dear IRMAA Victim:

I think you may have confused two terms I used when describing Medicare's "Income-Related Monthly Adjustment Amount" or "IRMAA." I also used the term "MAGI" (Modified Adjusted Gross Income), and it's important to distinguish between those two terms.

MAGI is what determines if the IRMAA provision applies, and IRMAA will affect how much your Medicare premium is. But MAGI is also used for another purpose - to see if your SS benefits are taxable. Your MAGI consists of your Adjusted Gross Income (AGI) from your income tax return, plus any non-taxable interest you may have had, plus 50% of the SS benefits you received during the tax year

➔ See RUSTY Page A3

Indiana Ranked 16th Best for Elderly Care

As people live longer, the demand for elderly care has reached an all-time high, and widespread concerns about the capacity to care for the growing senior population have arisen.

That's why personal injury lawyers Triumph Law, P.C. examined data from KFF.org to identify the states with the best and worst capacity levels for elderly care.

The research calculated the number of certified beds in care homes per state based on the number of facilities in each state and the average

➔ See ELDER Page A4

What Your Best Life Can Look Like

Five Ways to Glow Up and Show Up (Instead of Giving Up)

By Jill Palmquist

Mid-life and beyond is a mixed bag. On one hand, you're past the hectic childrearing years, you've (hopefully) reached some level of financial stability, and you (finally) know a thing or two about life. On the other, you're slowing down a little. You have less energy and more aches and pains.

➔ See BEST Page A7

CPD Looking For Missing 28-Year-Old

Anyone with information regarding the whereabouts of Lindsey Cox or her family is urged to contact the Crawfordsville Police Department at (765) 307-2634 or Montgomery County Central Communications Center at (765) 362-3300.

The Crawfordsville Police Department is seeking assistance in locating Lindsey Cox, a 28-year-old female reported missing by her family. Lindsey is believed to be with her boyfriend, John Byrer, and their 7-month-old child.

On Dec. 2, Lindsey was initially reported missing. Officers promptly entered her information into state and national databases and established phone contact with her the same day. Based on this contact, her status as a missing person was temporarily removed after informing the family.

On Dec. 7, family members expressed continued concerns with officers about Lindsey and her son. CPD officers reinstated her status as a missing person, completing the necessary paperwork. At the time of this report, Lindsey was known to be in northern Indiana.

Since Dec. 7, information received by the department suggests that Lindsey, John, and their son are now out of state. Lindsey has made phone contact with the CPD communications center on multiple occasions. Most recently, she spoke with an officer on Dec. 10, during which she was encouraged to visit a nearby police department for a wellness check.

The Crawfordsville Police Department is actively coordinating and communicating with other jurisdictions as new information becomes available. Family updates are being provided regularly.

Anyone with information regarding the whereabouts of Lindsey Cox or her family is urged to contact the Crawfordsville Police Department at (765) 307-2634 or Montgomery County Central Communications Center at (765) 362-3300.

TODAY'S HEALTH TIP

Having hip, knee, ankle or foot pain? Losing just 10 pounds can improve the pain.

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

"That's what Christmas is all about, Charlie Brown."
Linus Van Pelt

THREE THINGS You Should Know

- The Indiana Supreme Court this week allowed a preliminary injunction to stand against Senate Enrolled Act 1, Indiana's near-total abortion ban, for plaintiffs whose sincerely held religious beliefs would require them to terminate a pregnancy under circumstances prohibited by the ban. The case will now go back to the trial court.
- According to Secretary of State Diego Morales, the website INBiz will be undergoing scheduled maintenance this weekend, from tonight at 7 p.m. to Sunday at 5 p.m. During this time, the site will be inaccessible for all users. The state apologizes for any inconvenience this may cause and appreciate everyone's understanding as they work to improve the platform. If you have urgent matters or need assistance during the maintenance period, please contact INBiz@sos.in.gov
- Our friends at Career.io, the all-in-one platform for career guidance and success, conducted a survey of 3,000 young professionals to pinpoint where America's most ambitious workers reside. A striking 64 percent of Hoosiers under 25 reported they'd be willing to clock 60-hour work weeks to climb the career ladder. This figure surpasses the national average of 61 percent, meaning the Hoosier State's young professionals rank among the most ambitious in the nation. In terms of Hoosier cities, Indianapolis ranked 62nd in the nation and Ft. Wayne 84th.

TODAY'S JOKE

What's the first thing they teach at North Pole Elementary School?
The Elf-a-bet!

MONTGOMERY MINUTE

The Darlington Library will hold its regular monthly meeting on Tuesday, Dec. 17 at 6 p.m. in the Library. The meeting is open to the public.



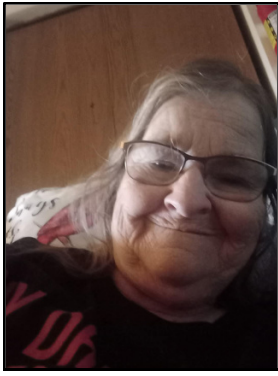
The Paper appreciates all our customers. Today, we'd like to personally thank RHETT WELLIEVER for subscribing!

➔ OBITUARY

Barbara Ruth Hargis

November 28, 1955 - December 10, 2024

Barbara Ruth Hargis, age 69 of Crawfordsville, passed away on Tuesday, December 10, 2024 at her son's home in Crawfordsville. She was born in Brazil to the late Harold and Barbara (Schnurpel) Gerber.



Barbara graduated from Brazil Schools. She married the love of her life, David Hargis, in Mace on March 7, 1981. He preceded her in death on January 22, 2014. Barbara retired from Hickory Creek, where she worked as a Certified Nurse's Aide. She enjoyed walking around Waterford Apartments and watching wildlife, especially the squirrels.

Barbara is survived by her children, Stephen (Stacy) Gerber, Fredrick (Barbara) Gerber, and Joann (JD Potter) Hargis; grandchildren, Chad, Halee, Jacey, Blaze, Maxwell, Lilly, and Alexis; and great-granddaughter, Spencer.

She was preceded in death by her parents; husband, and siblings, LouAnn Cunningham, Randy Gerber, and Harold Gerber.

Cremation was chosen with a Celebration of Life at a later date. Sanders Funeral Care Crawfordsville is entrusted with care. Share memories and condolences online at www.SandersFuneralCare.com.

THE PAPER

Master Gardeners Hold Annual Awards

By Sheri Bethard, **Certified Indiana Master Gardener**

The Dec. 2 meeting was held in the Exhibit Hall on the Montgomery County 4-H Fairgrounds and called to order by Sheri Bethard, President with 15 members present. The meeting was their annual Awards, Potluck Dinner, and Movie evening.

After a meal of various dishes provided by the members, Mrs. Bethard passed out the awards. Recognized were Kathy Brown, Advanced Master Gardener Silver; Sheri Bethard Advanced Master Gardener Silver; Dorothy Davis Certified Master Gardener; Cindy Bupp, Intern; Karen Thada, Advanced Master Gardener Gold; Elizabeth Justice, Advanced Master Gardener, Anne Sipahimalani, Advance Master Gardener Bronze and Kathy Brown, Advanced Master Gardener. Each member received a certificate and a new badge.

Mrs. Bethard then recognized the 2024 officers with a Certificates of Appreciation and a gift for their work. Those were Jim Taylor, Vice President; Karen Thada, Treasurer; Priscilla Zachery and Dorothy Davis (not present), co-Secretaries; Steve Galegor, Member at Large. Mrs. Bethard gave all members a small appreciation gift for their work in the organization in 2024.

The 2025 officers were sworn in by Jim Taylor.

The officers are Sheri Bethard, serving her 3rd term; Byron Thada, Vice President; Karen Thada, serving her 3rd term, Janella Nunan, Karen Thada, Priscilla Zachery, co-secretaries and Steve Galegor, Member at Large serving his 2nd term.

A video on Winter Sowing was shown then a short discussion on various ways members have done Winter Sowing. A short business meeting was held after the video approving the minutes and treasurer's report for November, passing out updated organization directories, an update on replacing the tree donated to AWL which died last summer along with status of the Montgomery County Pollinator Garden and reminding all members to input their volunteer and education hours now. The Pollinator Garden is currently delayed starting due to the cold weather. Removing grass and preparing soil will be done in spring. Mrs. Bethard asked the committee chairs to submit their 2025 budget requests by Dec. 15. The 2025 Plant Sale & Garden Show will be held Saturday, May 3 in the 4-H Building on the Fairgrounds and the 2025 Plant Exchange will be held Saturday, Sept. 27 in the Exhibit Hall. Mrs. Bethard reviewed the potential programs for 2025 and asked for additional ideas to be given to Mr. Thada. Volunteers will be needed for the 2024 audit which will be reviewed in January

Real Estate Looking Up in County

Montgomery County's residential real estate market was active last month. Home sales increased and homes sold quicker than this time last year, according to our friends at F.C. Tucker.

In Montgomery County:

- Closed home sales increased 22 percent compared to this time last year, with six more homes selling. Thirty-three more homes sold in November of this year compared to 27 last November.
- The average home sale price increased 8 percent to \$225,533 compared to November 2023.
- Available inventory increased 7.7 percent compared to this time last year.

This unseasonably robust residential real estate market continued throughout central Indiana in November, with pending home sales increasing by double digits and inventory continuing to climb.

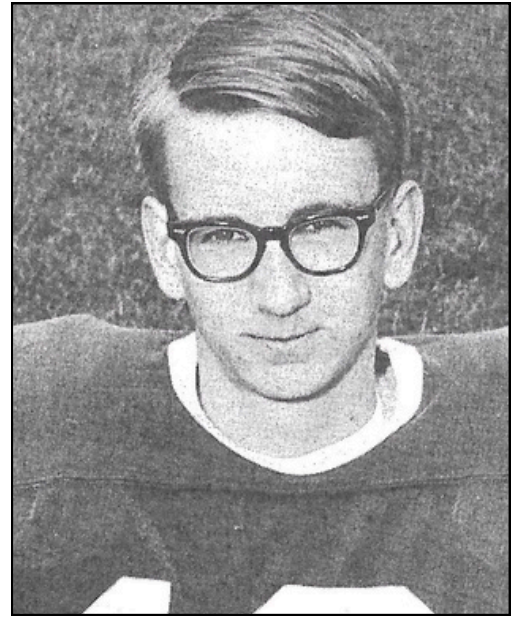
According to F.C. Tucker,

part of the Howard Hanna family of companies:

- Pending home sales increased 11.3 percent compared to this time last year.
- Available housing inventory increased 6 percent compared to November 2023.
- Homes spent nine days, or 34.6 percent, longer on the market than this time last year.
- Compared to November 2023, the average home sale price for the 16-county central Indiana region increased 20.7 percent to \$350,074. Year-to-date 2024 home sale prices increased 3.5 percent.

In addition to Montgomery County, for this report F.C. Tucker tracked Bartholomew, Boone, Brown, Decatur, Hamilton, Hancock, Hendricks, Jackson, Jennings, Johnson, Madison, Marion, Morgan, Putnam and Shelby.

Butch Dale's Flashback Trivia



Do You Recognize this 1968 New Market Grad?

HINT:
 He was the quarterback on the football team and an outstanding cross country runner.

Answer on Page A3



Photo courtesy Master Gardeners of Montgomery County

Pictured from left, Byron Thada, Steve Galegor, Karen Thada, Sheri Bethard and Priscilla Zachery. Not pictured – Janella Nunan.

2025.

Several flyers were shared with the members on upcoming events: Leaving a Lasting Legacy for Midwestern Farm Women, Annual Bi-State

Conference, and Annie's Project for Cut Flower Growers.

The meeting was adjourned with the next monthly meeting set for Monday, Jan. 6 at 6 p.m. in the Exhibit Hall.

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↓ RUSTY From Page A1

IRMAA is a factor which will increase your monthly Medicare premium if your MAGI is over certain thresholds for your tax filing status. MAGI is used to determine if a higher Medicare premium applies, and it is also used to see if your SS benefits are subject to income tax.

Your MAGI does, indeed, always use only 50% of the SS benefits you received during the tax year (not 85% in some cases). That's because the SS contributions included in MAGI relate to SS contributions your employer paid on your behalf. Only half of your received SS benefits are used to determine MAGI because that's the amount of your SS benefits attributable to your employer's contributions. Said another way, the SS payroll tax you personally paid while working was from your taxable income, so it is not included in MAGI. But the amount your employer contributed was not taxable by the IRS and, thus, is included in MAGI. So, it's the portion of your SS benefits attributable to your employer which is included in MAGI. Thus, the terminology that MAGI is "your combined income from all sources, including 50% of the SS benefits you received during the tax year" is correct. MAGI is what determines how much of your SS benefits are taxable, but your MAGI also determines if IRMAA applies to your Medicare premiums.

Your benefits are taxable if, as a married couple filing jointly, your total MAGI exceeds \$32,000. If your MAGI is over the

first threshold but less than the 2nd threshold (\$44,000 for married filers) then 50% of the SS benefits you received during the tax year are included as part of your income taxable by the IRS. But if your MAGI goes over the 2nd threshold (\$44,000 for married filers) then up to 85% of the SS benefits you received during the tax year will be included as part of your income taxable by the IRS.

In short, MAGI determines how much of your income is subject to taxation. But MAGI is also used to determine if IRMAA applies. And how much your MAGI exceeds the separate IRMAA thresholds determines what your Medicare premium will be.

So, the article correctly states that IRMAA only counts 50% of the SS benefits received because that is what is included in MAGI (which is what determines if IRMAA applies). But the amount of SS which may be taxable income by the IRS could be up to 85% of benefits received during the tax year if your MAGI is high enough.

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.

Scouts At Festival of Trees

The newly formed Boy Scouting Venture Crew 1252 in Montgomery County is looking for some votes!

trees densely populate the main level and visitors are asked to vote for their favorites.

It takes place on Friday, Dec. 13 from 4 p.m. to 9 p.m.

The youngsters have a tree at the annual Festival of Trees at the Masonic Cornerstone, 221 S. Washington St. in beautiful downtown Crawfordsville. If you have not been to the Festival before, it's definitely worth a visit! Gorgeous Christmas

Children under the age of 3 are free. Adults are \$8 and seniors over 65 and children ages 4-10 are only \$5.

We hope to see you there and voting for Venture Crew 1252!

North Senior Ava Nunan Takes Home Lilly Endowment Scholarship



Ava Nunan

The Montgomery County Community Foundation is pleased to announce that Ava Nunan has been named the 2025 Lilly Endowment Community Scholar for Montgomery County. She is a senior at North Montgomery High School and the daughter of Andrew and Nancy Nunan.

Each Lilly Endowment Community Scholarship provides for full tuition, required fees and a special allocation of up to \$900 per year for required books and required equipment for four years. The scholarship is for undergraduate students studying on a full-time basis leading to a baccalaureate degree at any eligible Indiana public or private nonprofit college or university. Lilly Endowment Community Scholars may also participate in the Lilly Scholars Network (LSN), which connects both current scholars and alumni with resources and opportunities to be active leaders on their campuses and in their communities. Both the scholarship program and LSN are supported by grants from Lilly Endowment to Independent Colleges of Indiana (ICI) and Indiana Humanities.

"I am extremely blessed to have been selected as this year's Montgomery County Lilly Endowment Community Scholar," Ava said. "To be considered, let alone selected amongst a group of such qualified and talented individuals is humbling to say the least. I am grateful to both the Montgomery County Community Foundation and Lilly

Endowment for not only believing in me, but entrusting me with such an incredible opportunity. I must acknowledge that this would have not been possible without the guidance and support of my parents, family, friends, counselors, coaches, educators, and above all God. Currently, I am undecided on where I will attend school, but I do plan to pursue business, specifically an accounting degree. Regardless of where the future takes me, I know that I remain committed to giving back to this community and supporting its future leaders. Again, I feel incredibly blessed to have received such an opportunity and I am grateful for all that it means not only for my future, but for my family as well."

Ava has been involved in many different clubs and organizations throughout her high school career, including National Honor Society, Student Council, FCA, and Hoosier Girls State. She has also volunteered her time as a peer tutor, coaching youth soccer, and regularly helps in the concession stand during sporting events.

A talented athlete, Ava has many accomplishments as a four-year member of the North Montgomery Girls Varsity Soccer team. She has been the varsity captain for two years, named Academic All-Conference, and won a sportsmanship award her junior year. When she's not on the soccer field, Ava enjoys reading, listening to podcasts, and spending time with friends and family.

To be considered for the Lilly Endowment Community Scholarship, students must be a resident of Montgomery County, have a minimum cumulative GPA of 3.85 on a 4.00 scale, and be

in the top 10% of their graduating class at an accredited Montgomery County high school. Ava, along with 30 other local applicants, participated in a highly selective review process that evaluated academic achievement, student activities and leadership, and two essay responses. Finalists were also required to appear before the Board of Directors of the Montgomery County Community Foundation for two interviews. Concluding the process, the scholarship committee narrowed the field of applicants and submitted the finalists' names and applications to Independent Colleges of Indiana, Inc. (ICI) for final selection of the recipient.

The primary purposes of the Lilly Endowment Community Scholarship Program are: 1) to help raise the level of educational attainment in Indiana; 2) to increase awareness of the beneficial roles Indiana community foundations can play in their communities; and 3) to encourage and support the efforts of current and past Lilly Endowment Community Scholars to engage with each other and with Indiana business, governmental, educational, nonprofit and civic leaders to improve the quality of life in Indiana generally and in local communities throughout the state.

Lilly Endowment created the Lilly Endowment Community Scholarship Program for the 1998-99 school year and has supported the program every year since with grants totaling in excess of \$490 million. More than 5,300 Indiana

students have received the Lilly Endowment Community Scholarship since the program's inception.

Lilly Endowment Inc. is an Indianapolis-based private foundation created in 1937 by J.K. Lilly Sr. and his sons Eli and J.K. Jr. through gifts of stock in their pharmaceutical business, Eli Lilly and Company. Although the gifts of stock remain a financial bedrock of the Endowment, it is a separate entity from the company, with a distinct governing board, staff and location. In keeping with the founders' wishes, the Endowment supports the causes of community development, education and religion. Although the Endowment funds programs throughout the United States, especially in the field of religion, it maintains a special commitment to its founders' hometown, Indianapolis, and home state, Indiana.

Since 1997, Independent Colleges of Indiana has administered the Lilly Endowment Community Scholarship Program statewide with funding provided by Lilly Endowment. Founded in 1948, ICI serves as the collective voice for the state's 29 private, nonprofit colleges and universities. ICI institutions employ over 22,000 Hoosiers and generate a total local economic impact of over \$5 billion annually. Students at ICI colleges have Indiana's highest four-year, on-time graduation rates, and ICI institutions produce 30 percent of Indiana's bachelor's degrees while enrolling 20 percent of its undergraduates.

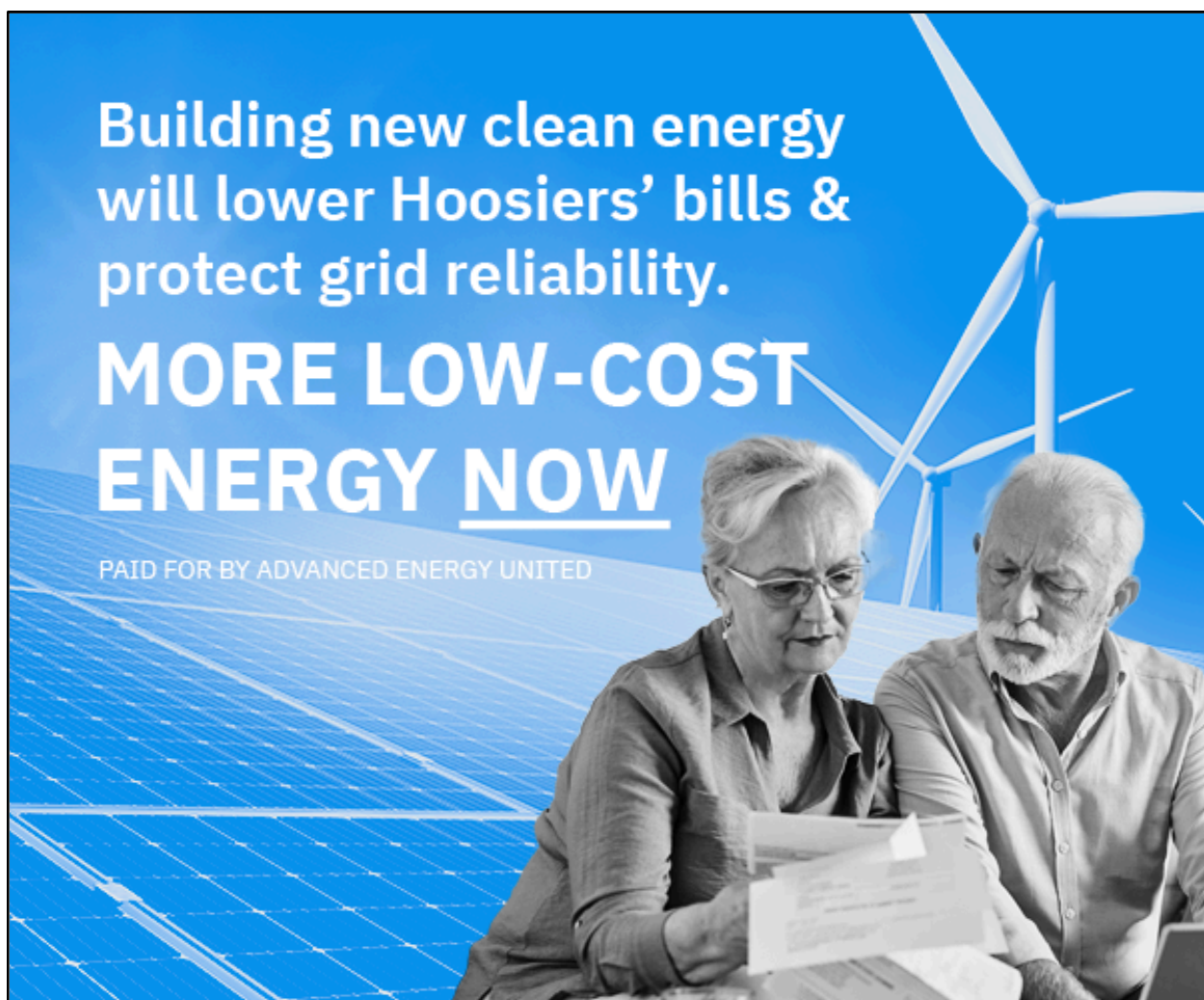
Butch Dale's Flashback Trivia

Answer:
Terry Priebe

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↓ ELDER From Page A1

THE TOP 10 BEST STATES FOR ELDERLY CARE

Rank	State	Beds per 100 residents
1.	Montana	174.16
2.	Oklahoma	172.03
3.	Oregon	169.81
4.	Texas	155.55
5.	Missouri	155.35
6.	Idaho	152.65
7.	Utah	151.36
8.	Arkansas	150.66
9.	Wisconsin	148.99
10.	Wyoming	147.15

THE TOP 10 WORST STATES FOR ELDERLY CARE

Rank	State	Beds per 100 residents
1.	Alaska	114.56
2.	West Virginia	115.93
3.	New York	116.30
4.	North Dakota	116.47
5.	Florida	117.41
6.	California	117.66
7.	Virginia	119.30
8.	South Dakota	119.78
9.	Rhode Island	122.08
10.	Maine	123.13

number of beds per facility. This was then compared to the number of residents per state in nursing and care facilities to identify their capacity rates.

Montana was deemed the best state for elderly care with 174.16 beds per 100 nursing home residents. Montana reported 5,580 beds for 3,204 residents.

The second-best state was Oklahoma, which had 172.03 beds per 100 residents. This equated to 28,207 certified beds for 16,397 residents in the state.

Ranking as the third best state was Oregon, with 169.81 beds per 100 residents. In the state, there was a total of 10,681 beds for 6,290 residents.

Texas followed in fourth, with 155.55 beds per 100 residents. Overall, this figure correlated to 132,765 beds for 85,351 care facility residents.

Completing the top five best states for elderly care was Missouri, which reported 155.35 beds per 100 residents. There were a total of 53,142 beds for 34,209 residents in the state. Other states that had a high-capacity rate for elderly care were Idaho (152.65), Utah (151.36), Arkansas (150.66), Wisconsin (148.99), and Wyoming (147.15).

At the other end of the spectrum, Alaska was found to be the worst state for elderly care, with its nursing and care facilities nearing overcapacity. There were 114.56 beds per 100 residents, which corresponded to 834 beds for 728 care home residents in total.

Following in second was West Virginia, with 115.93 beds per 100 residents. West Virginia reported 10,726 certified beds for 9,252 care home residents.

In third was New York, with 116.30 beds per 100 residents. This figure represented 112,655 certified beds for 96,866 residents overall.

Ranking fourth was North Dakota, which reported 116.47 beds per 100 residents. This amounted to 5,244 beds for 4,502 nursing and care facility residents.

Rounding out the top five was Florida, which had 117.41 beds per 100 residents. In total, this corresponded to 84,476 beds for 71,948 residents.

Other states that were among the worst for elderly care, with beds nearing overcapacity, were California (117.66), Virginia (119.30), South Dakota (119.78), Rhode Island (122.08), and Maine (123.13).

Commenting on the findings, Robert Carichoff, Personal Injury Lawyer for Triumph Law, P.C. said, "Life expectancy has extended significantly in recent decades, with individuals living well into their 80s, 90s, and beyond. However, while the longevity of Americans is undoubtedly something to celebrate, there has been an understandable increase in age-related diseases and deterioration, meaning that the need for quality elder care has never been so high.

"The elder care sector is facing a significant challenge, and many

states are not fully equipped to deal with it. While some states have plenty of capacity for the booming numbers of elderly residents, many states are reaching overcapacity, and this will be a severe problem in the future if it isn't one already.

"Economic, healthcare, and staffing challenges may be factors affecting the states struggling the most with elderly care, alongside disparities in the demographics. Many states ranking among the worst for elderly care have some of the largest elderly populations, so resources are stretched thinner as demand is more intense. Additionally, some of the most populated states such as New York, California, and Florida have higher costs of living which can complicate operational expenses or hinder the expansion of care facilities. Consequently, while these states are home to large elderly populations, the high demand and cost pressures can lead to limited per-capita capacity.

"Going forward, funding for elder care is paramount, as this can ensure that the care is to the best possible standard, resources are fully replenished, and employees are paid well. Hopefully, we will only discover more ways in which we can help people of advanced age be happy, comfortable, and live their best lives beyond retirement."

Back in the Day with Butch Dale



The 1970 Darlington basketball team continued their winning ways under Coach Dave Nicholson, finishing undefeated during the regular season again with a record of 20-0. They scored over 100 points four times, and set a scoring mark against Ladoga, beating them 126 to 63 ... and this was before the 3-point shot! Front: Mgr. Marsh Cox, Coach Dave Nicholson, Mgr. David Waye; In back left to right: Roy Wright, Dan Nichols, Terry Cain, Garry Hole, Charlie Warren, Bob Waye, Rich Douglas, Gary Dale, Stan Weliever, Steve Apple, Jim Gable, and Joe Emmert.

Congressman Baird Casts Vote For National Defense Authorization Act

Congressman Jim Baird (IN-04) was one of the votes that helped pass H.R. 5009, the *Servicemember Quality of Life Improvement and National Defense Authorization Act for Fiscal Year 2025 (NDAA)*.

After the vote, the Hoosier Republican issued the following statement:

"As a decorated Army combat veteran, I was proud to vote for this year's *National Defense Authorization Act*, which represents a concerted effort to ensure our military has the resources it needs to keep our nation safe. While this bill is not perfect, service members' quality of life concerns are undermining recruitment, retention, and readiness when military

recruitment is at an all-time low. This year's bill rectifies these concerns by providing a 14.5 percent pay raise for junior enlisted members and a 4.5 percent pay raise for all other service members, addressing the chronic underfunding of military housing maintenance, improving service members' access to timely medical care, and increasing access to childcare for Indiana's military families. This year's bill also delivers over \$60 million for important military construction projects in Indiana. Most importantly, the NDAA also prioritizes strengthening our military capabilities and enhancing military readiness to combat foreign adversaries by deploying innovative new technologies and preventing the Biden



Congressman Jim Baird

Administration from reducing the number of U.S. Special Forces and divesting critical aircraft. The NDAA also puts a stop to woke Diversity, Equity and Inclusion (DEI) and Critical Race Theory (CRT) policies that prioritize identity politics over military preparedness. This legislation is a win for our national defense, Indiana's service members, and our military families. I was proud to see this legislation pass the U.S. House, and I hope it is signed into law soon."

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Numbers Staggering Behind Hiring of New Purdue Football Coach



KENNY THOMPSON
Columnist

On paper as well as the words uttered Tuesday morning inside Mackey Arena by Purdue athletic director Mike Bobinski seem to indicate that the days of being thrifty and oblivious to what it takes to compete in today's pay for play college football are over.

Hopefully embarrassed by the millions spent to get Indiana into the first 12-team College Football Playoff, Purdue president Mung Chiang, the Board of Trustees and Bobinski have gone all-in on new head coach Barry Odom.

"Athletics is an essential and defining part of what Purdue is about," Chiang said during the press conference welcoming Odom. "Athletics is such an important part of what Purdue stands for, what it means to all the Boilermakers out there. The Board of Trustees, myself, we're going to invest more than ever before in athletics."

Contract terms call for Odom to be paid \$6 million each of the first two years, \$6.25 million in year 3, \$6.5 million in year 4, \$7 million in year 5 and \$7.25 million in the sixth and final year of the deal. Another \$1.5 million is available in "academic, performance and personal incentive pay opportunities."

The Las Vegas Journal reported that Odom's base salary at UNLV this season was \$1.75 million. Purdue also must pay UNLV \$3 million to buy out the remaining years on Odom's contract. Tack on the more than \$9 million it will cost Purdue to pay former coach Ryan Walters' buyout over the next three years, and we're talking about a sum of money that would have made previous Purdue administrations

conclude that Walters' 1-11 record in 2024 wasn't so bad after all.

Bobinski would not provide a specific dollar figure for the assistant coaching salary pool, saying Purdue is "committed to doing what's needed." If media reports are accurate that Indiana has \$11 million allocated to Curt Cignetti's assistant coaches and support staff, Purdue probably will need to be somewhere around \$6 to \$10 million.

At these financial stakes, Purdue is betting it can avoid repeating the school's football history over the past 50-plus years of replacing a losing coach with yet another sub .500 head man. Bob DeMoss to Alex Agase, Leon Burtnett to Fred Akers to Jim Colletto and most recently, Danny Hope to Darrell Hazell. If Odom cannot at least approach Jeff Brohm's modest (36-34, two bowl wins) success in West Lafayette, there's a chance the Boilermakers may be viewed as expendable by the Fox/CBS/NBC network trio which has invested more than \$1 billion with the Big Ten (Plus 8).

Don't think it went unnoticed that Notre Dame embarrassed Purdue 66-7 and Penn State drubbed the Boilermakers 49-10 on CBS. Or that Fox saw Purdue lose by a combined 80-0 to Oregon and Ohio State on its airwaves. Fox Sports 1 was the network home of the worst loss in school history, 66-0 at Indiana.

On paper, Odom appears to be the right man for rebuilding a Purdue team that went 5-19 the past two seasons under Walters. Odom led UNLV to its best record in 40 years, a

10-3 mark, and a second consecutive Mountain West Conference runner-up finish to Boise State. The Rebels ranked 14th in the Football Bowl Subdivision in scoring at 36.2 points per game.

Even with the season-opening 49-0 victory against Indiana State, the Boilermakers finished 129th out of 133 FBS teams in scoring offense at 15.8 per game. That's the lowest average of any Power Four (Big Ten, SEC, ACC, Big 12) school.

"What was accomplished at UNLV these last couple years was nothing short of remarkable," Bobinski said. "What that shows me is coach Odom brings a very unique combination of an old-school, traditional football toughness and mindset with ability to operate and adapt to today's college football environment."

Odom's 19-8 mark with the Rebels is even more impressive when you consider UNLV had won just 20 games combined during the five seasons prior to his arrival. UNLV has had just 12 winning seasons since joining Division I as an independent in 1977. The Rebels are bowl eligible in consecutive seasons for the first time.

"Their trust will be rewarded with a football program that will reflect the personality and excellence Purdue is widely known for — character, intensity and a no-excuses winning attitude," Odom said while thanking Chiang, Board of Trustees chairman Mike Berghoff and Bobinski. "I can assure you it will be built to last."

In addition to assembling a coaching staff, Odom must stop

the drain of what limited talent wore gold and black this fall. Twenty-three players at last count are in the transfer portal, including All-American safety Dillon Thieneman of Westfield, former Carmel star Will Heldt, and quarterbacks Ryan Browne and Marcos Davila. One former Boilermaker, three-year starting offensive lineman Mahamane Moussa, has committed to rejoining Brohm in Louisville.

Odom is unlikely to get any help from the high school class that signed last week with the Boilermakers, a paltry six-man group ravaged by decommitments as the losses piled up. The six rank 105th in 247 Sports' composite ratings, 46 spots behind the next-lowest Big Ten school, Northwestern.

The Big Ten schedule that was released Wednesday appears to be unfriendly to Odom's rebuilding project. Nine of the 12 opponents are playing in bowl games, with three participating in the first 12-team College Football Playoff.

The Boilermakers open

the season with three consecutive home games: Ball State (Aug. 30), Southern Illinois (Sept. 6) and the return of Southern Cal (Sept. 13) to Ross-Ade Stadium for the first time since 1976.

Purdue has a bye week following its Sept. 20 trip to Notre Dame. The October schedule brings Illinois (Oct. 4) and Rutgers (Oct. 25) to West Lafayette, with trips to Minnesota (Oct. 11) and Northwestern (Oct. 18) in between. Purdue opens November at Michigan (Nov. 1), followed by a home game with Ohio State (Nov. 8) and a trip to Washington (Nov. 15). At least the Boilermakers have a bye week before the Old Oaken Bucket game in Ross-Ade Stadium on Nov. 29.

Purdue has committed to the new \$20.5 million per school revenue-sharing model expected to take effect in 2025. Bobinski also promised a stronger commitment to Name-Image-Likeness (NIL) deals.

"Our folks didn't



Barry Odom

necessarily respond warmly to the way NIL evolved in the recent past, but that's going to change," Bobinski said.

"We're going to operate at the full cap. We're going to be as resourced as anybody in the country, allowing Barry and his staff the ability to go out there and be eyeball to eyeball with everybody we're competing for, a transfer or from a high school recruiting perspective."

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

PUBLIC NOTICES

MONTGOMERY COUNTY COMMISSIONERS NOTICE OF PUBLIC HEARING
Text Amendment to Chapter 159 Zoning Code
MONTGOMERY COUNTY

The Montgomery County Commissioners will hold a public hearing on Monday, December 23, 2024, at 8:00 am to consider Article 20 a text amendment to the zoning code of Montgomery County. The meeting will be held in the Community Room of the Montgomery County Government Center, 1580 Constitution Row, CRAWFORDSVILLE, IN 47933

Purpose
ZA2024-1
Addition of Article 20 Commercial Battery Energy Storage Systems to Chapter 159 of the Montgomery County Zoning Code.

Citizens appearing at the public hearing will have an opportunity to provide comments concerning the proposed amendment. All interested citizens are encouraged to attend. The Montgomery County Commissioners may continue the hearing from time to time as may be found necessary. Citizens may file written comments or objections with Montgomery County Commissioners office ATTN: Tom Klein, 1580 Constitution Row, Crawfordsville, Indiana 47933 or by email at (tom.klein@montgomerycounty.in.gov) prior to the public hearing. All such comments will be considered by the Commissioners. A copy of the proposed amendment is on file and may be examined at the Montgomery County Building and Zoning Administration office at 1580 Constitution Row, Crawfordsville, Indiana 47933 (765-364-6490), office hours are 8:00-4:30 weekdays except holidays.

In accordance with the Americans with Disabilities Act, if anyone intending to attend the public hearing needs reasonable accommodation, please contact the Montgomery County Commissioners Office, 1580 Constitution Row, Crawfordsville, IN 47933, 765-361-2623

This notice dated December 6, 2024
Marc Bonwell
Building/Zoning Administrator
Montgomery County, IN
PL5006 12/13 1t hspaxlp

MONTGOMERY COUNTY COMMISSIONERS NOTICE OF PUBLIC HEARING
To consider a Re-zone of Real Property in
MONTGOMERY COUNTY

The Montgomery County Commissioners will hold a public hearing on Monday December 23, 2024 at 8:00 am to consider a re-zone from Agricultural to R-2 Residential of a property in Montgomery County. The meeting will be held in the Community Room of the Montgomery County Government Center, 1580 Constitution Row, CRAWFORDSVILLE, IN 47933

Petitioner: Dwight Alex Miller
Purpose of Request-
A request to re-zone a 6 acre parcel from Agricultural to R-2 for a residential subdivision
Location: 4850 Block of Fall Creek Road
Parcel ID: 54-11-16-500-007.000-018
RZ2024-2

Citizens appearing at the public hearing will have an opportunity to provide comments concerning the proposed re-zone. All interested citizens are encouraged to attend. The Montgomery County Commissioners may continue the hearing from time to time as may be found necessary. Citizens may file written comments or objections with Montgomery County Building/ Zoning Administration ATTN: Marc Bonwell, 1580 Constitution Row, Crawfordsville, Indiana 47933 or by email at (marc.bonwell@montgomerycounty.in.gov) prior to the public hearing. All such comments will be considered by the Commissioners. A copy of the proposed re-zone is on file and may be examined at the Montgomery County Building and Zoning Administration office at 1580 Constitution Row, Crawfordsville, Indiana 47933 (765-364-6490), office hours are 8:00-4:30 weekdays except holidays.

In accordance with the Americans with Disabilities Act, if anyone intending to attend the public hearing needs reasonable accommodation, please contact the Montgomery County Commissioners Office, 1580 Constitution Row, Crawfordsville, IN 47933, 765-361-2623

This notice dated December 6, 2024
Marc Bonwell
Building/Zoning Administrator
Montgomery County, IN
PL5007 12/13 1t hspaxlp

MONTGOMERY COUNTY COMMISSIONERS NOTICE OF PUBLIC HEARING
To consider a Re-zone of Real Property in
MONTGOMERY COUNTY

The Montgomery County Commissioners will hold a public hearing on Monday December 23, 2024 at 8:00 am to consider a re-zone from Residential to Commercial of a property in Montgomery County. The meeting will be held in the Community Room of the Montgomery County Government Center, 1580 Constitution Row, CRAWFORDSVILLE, IN 47933

Petitioner: Ronald & Kimberly Kiger
Purpose of Request-
A request to re-zone three parcels from Residential to Commercial for a Wedding Venue
Location: 10300 E Block of SR 32
Parcel ID: Parcel ID: 54-08-36-200-006.003-014, 54-08-36-200-006.004-014, 54-08-36-200-006.005-014
RZ2024-3

Citizens appearing at the public hearing will have an opportunity to provide comments concerning the proposed re-zone. All interested citizens are encouraged to attend. The Montgomery County Commissioners may continue the hearing from time to time as may be found necessary. Citizens may file written comments or objections with Montgomery County Building/ Zoning Administration ATTN: Marc Bonwell, 1580 Constitution Row, Crawfordsville, Indiana 47933 or by email at (marc.bonwell@montgomerycounty.in.gov) prior to the public hearing. All such comments will be considered by the Commissioners. A copy of the proposed re-zone is on file and may be examined at the Montgomery County Building and Zoning Administration office at 1580 Constitution Row, Crawfordsville, Indiana 47933 (765-364-6490), office hours are 8:00-4:30 weekdays except holidays.

In accordance with the Americans with Disabilities Act, if anyone intending to attend the public hearing needs reasonable accommodation, please contact the Montgomery County Commissioners Office, 1580 Constitution Row, Crawfordsville, IN 47933, 765-361-2623

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ARMY VETERAN

Chamber Christmas Parade Sparkles Again!

Each year, our wonderful Crawfordsville Montgomery County Chamber of Commerce goes all out in highlighting beautiful downtown Crawfordsville and the wonderful people in it. This year's Christmas Parade was no exception as the community came together to both participate and watch. Once again there were more than 100 floats and entries and a large crowd watched as the Parade marched down East Main to the historic courthouse, turned left on Washington Street and then wrapped up on Pike. Of course the highlight was the official appearance of Santa and Mrs. Claus!



Merry Christmas, Montgomery County and thank YOU Chamber of Commerce!

↓ BEST

From Page A1

You might be doing the hard work of raising teens while also caring for aging parents. Perhaps most alarmingly, time is flying by. This should be the prime of your life, so why does it feel like it's slipping away?

The busier and more complex our lives become, the faster we perceive the passage of time. Add in the dawning realization that life isn't all that long in the first place, and it's easy to see why people hit middle age and suddenly feel like their best days are behind them.

Since (according to science) we perceive time to speed up as we age AND because the Earth is literally spinning faster than it used to, it's more important than ever to make our time really count.

Mid-life is our big chance to let the truth sink in: How we spend our time is how we spend our lives. We get to choose. And choosing mindfully begins with gratitude for what it means to be a human, how magnificent it is to be alive, how crazy it is that we get to be who we are, traveling this finite experience.

Here are some tips for seizing these years as they fly by:

DON'T lose yourself. These years can be difficult physically and emotionally. You're in your prime earning years at work, which could mean putting in long hours and managing a stressful workload. You might also be a caregiver to more than one generation of loved ones. These roles can be all-consuming and lead to burnout, anxiety, or depression. Make sure that throughout all this turbulence, you reserve time for you.

Set weekly appointments to go to a gym. Invest in self-care, whether it's massages, acupuncture, or therapy. Make time for rest. Do something you enjoy, like participating in a singing group, taking art classes, or joining a book club. You are worth the investment.

DO keep social connections strong. It's easy to let friendships and relationships with family slip away when you've got so much going on. While maintaining and nurturing those relationships can take time and energy, it's rewarding and worthwhile to stay in touch and keep social ties strong. And don't worry if you can't make a long, luxurious "girls weekend" work right now. In the throes of mid-life hecticness, it's the thought that counts.

If all you can muster is a 30-minute coffee date or even a thinking-of-you text, that's a lot better than radio silence. The idea is to let your friends know you care.

DON'T neglect exercise. Now more than ever, it's important to move your body every day. Physical activity will help ward off chronic diseases and prevent premature death. Aim to get at least 30 minutes of moderate activity five days a week. (And don't forget those ever-important muscle-building exercises!) The good news is that being active doesn't need to be boring. You can join a fitness club; take a digital yoga, barre, or cycling

class; or take walks or jogs around your neighborhood. Pick a few activities you love and go all in!

DO make your mental health a top priority. The responsibilities and (dare we say) burdens of mid-life and beyond aren't for the faint of heart. Depression, anxiety, and other mental health issues can turn up because of typical new challenges that occur in this phase of life: a cocktail of shifting hormones, tough responsibilities at home or work, the onset of chronic health issues.

If you've been thinking about reaching out for professional help, here's your sign to do so. A healthy mind and soul are necessary for a long, happy life.

Finally, DON'T succumb to bitterness or cynicism. You may feel like you've "seen it all," and there's nothing new under the sun. Or maybe you've been hurt deeply a few times (or more) over the years and you're done trusting others or trying new things. Fight the urge to wallow in bitterness or cynicism—you can easily get "stuck" in them, and they hurt you more than they protect you.

Always try to keep engaging with the mystery and wonder of life. Keep a spirit of curiosity and try to assume the best of others. When you keep an open heart and mind, you'll be surprised and even delighted every day.

But how do you keep that world-weary feeling at bay when you're worn down and gun-shy from decades of harsh experience? A big part of it is regularly reminding yourself that this universe and the fact that you're here in it at all is nothing short of miraculous.

I want people to really see how spectacular, how mind-blowing, how cool it is to be here in these amazing bodies; with these curious, brilliant minds; sharing our time with others at all the ages. Every age can and should be the best age. Usually, living a better life is not about making big changes so much as it is about just opening our eyes and hearts and senses.

About the Author:
Jill Palmquist is Life Time vice president and chief storyteller and the author of In This Lifetime, a coffee table book that celebrates the beauty and reminds us of the brevity of the human experience. A graduate of the University of Minnesota School of Journalism, she worked as an agency copywriter. With the birth of her daughter, she took a leap to go freelance, working on a variety of fun brands for a variety of fun companies, including luxury leisure and lifestyle company Life Time. While never pretending to understand the founder's brilliant brain, she did understand his heart and realized her desire to help people see the magnificence of their lives was completely aligned with his. Both her love of the company and responsibilities grew, proving what they say is true: time flies when you're having fun. (That baby girl is now 23 years old.) While happy with all the work she's done for the company, it's true fulfillment she feels in contributing to the brand's recent transformation.

About the Book:
In This Lifetime (Wise Ink, September 2024, ISBN: 978-1-63489-689-4, \$105.00) is available from Life Time, Inc.

FOR THE RECORD

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.

CRAWFORDSVILLE DISTRICT PUBLIC LIBRARY
 Board of Trustees Meeting Notice and Agenda
 December 12, 2024, at 4:00 p.m.
 Conference Room
 Call to order
 Public Comments
 Minutes – action
 Claims – action
 Appointment/Committee Reports:
 Main Street, Park Board, Friends of CMMC, Finance Committee
 Old Business
 Director's Report
 Financial Reports
 New Business
 Revision to Salary Ordinance for 2024 – action
 Salary Ordinance for 2025 – action
 Liability Insurance Renewals – action
 Revision to Educational Reimbursement Policy – action
 Revision to Sick Leave, Vacation Leave, and Personal Days policies– action
 Revision of Telecommuting Policy – action
 Adjournment

CRAWFORDSVILLE DISTRICT PUBLIC LIBRARY BOARD OF TRUSTEES
 2025 Board Meeting Schedule
 The Library Board meets monthly on the second Thursday of each month at 4:00 p.m. in the Conference Room of the library.
 January 9 (also Board of Finance)
 February 13
 March 13
 April 10
 May 8
 June 12
 July 10
 August 14
 September 11 (also 2025 budget hearing)
 October 9 (also 2025 budget adoption)
 November 13
 December 11

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